Case 22-21563 Doc 10 Filed 05/07/22 Entered 05/07/22 22:17:01 Desc Imaged Certificate of Notice Page 1 of 5

Information to	identify the case:	
Debtor 1	Lloyd Northington	Social Security number or ITIN xxx-xx-2323
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	Jessica Clegg	Social Security number or ITIN xxx-xx-1144
	First Name Middle Name Last Name	EIN
	kruptcy Court District of Utah	Date case filed for chapter 13: 4/30/22

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov). Case status information is available at no charge through "Simple Case Lookup" on the court's website (www.utb.uscourts.gov) or by calling the Voice Case Information System (VCIS) at 1–866–222–8029.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Lloyd Northington	Jessica Clegg
2.	All other names used in the last 8 years		
3.	Address	PO Box 754 Duchesne, UT 84021	PO Box 754 Duchesne, UT 84021
4.	Debtor's attorney Name and address	Brian D. Johnson 290 25th Street Suite 208	Contact phone (801) 394–2336
		Ogden, UT 84401	Email: <u>courtmail@bdjexpresslaw.com</u>
	Bankruptcy trustee	Lon Jenkins tr	Contact phone (801) 596-2884
	Name and address	405 South Main Street Suite 600 Salt Lake City, UT 84111	Email: utahtrusteemail@ch13ut.org
I a t	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at	United States Bankruptcy Court District of Utah	Hours open: 8:00 AM to 4:30 PM, Monday – Friday
		350 South Main #301 Salt Lake City, UT 84101	Contact phone: (801) 524-6687
	https://pacer.uscourts.gov.	Clerk of Court: David A. Sime	Website: www.utb.uscourts.gov

Official Form 3091 Notice of Chapter 13 Bankruptcy Case

page 1

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Debtor Lloyd Northington and Jessica Clegg Case number 22-21563

7. Meeting of creditors Meeting to be held on: Debtors must attend the meeting by The meeting may be continued or adjourned to a later date. Jun. 3, 2022 at 11:00 AM video conference or in-person to be All individual debtor(s) must provide picture identification and questioned under oath. In a joint proof of social security number to the trustee at the meeting case, both spouses must attend. Location: of creditors. Failure to do so may result in your case being Creditors may attend, but are not dismissed. By Video Conference or required to do so. Direct questions about appearing by video In-Person at 405 South Main conference to Street, Suite 250, Salt Lake City. utahtrusteemail@ch13ut.org. UT 84111 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 8/2/22 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any You must file: required filing fee by the following a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or deadlines. a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 7/11/22 (except governmental units): Deadline for governmental units to file a proof of Filing deadline: 10/27/22 claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

The law permits debtors to keep certain property as exempt. If

you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

9. Filing of plan and confirmation hearing on docket

The debtor has filed a plan.

Deadline to object to exemptions:

The hearing on confirmation will be held on: 7/13/22 at 02:00 PM Location: Dial: (636) 651–3182 Ten Min Before Hrg, Access Code: 6001201#, KRA Teleconference Line

Objections to Confirmation

Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken.

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

NOTICE - PLEASE READ

In an effort to contain the spread of COVID-19, effective immediately and until further notice, all Chapter 13 11 U.S.C. § 341 Meetings will be conducted remotely via ZOOM. Debtors, counsel, creditors, and parties in interest <u>SHOULD NOT APPEAR IN PERSON</u>. Additional information is available at <u>www.ch13ut.org</u>.

To Debtors

In order for your § 341 Meeting to be conducted by Video Participation, you must do the following:

- 1. You and your attorney (if you have one) must fully complete the Zoom Videoconference Form ("Videoconference Form") found at www.ch13ut.org. The Videoconference Form should be uploaded via secure ShareFile to the Trustee's office no later than 7 days before your scheduled § 341 Meeting. In the case of joint debtors, each debtor must sign the Videoconference Form. In addition, you must attach to your returned Videoconference Form a copy of the documents stated in the Videoconference Form that you and your attorney used to verify your identification and social security number.
- 2. As part of your Video Participation, you or your attorney (if you have one) will be responsible for providing adequate hardware and software necessary to establish and maintain an approved connection for the § 341 Meeting. The device you use must have a camera and a microphone. You must also provide any information, including a current email address, requested by the Trustee necessary to establish and maintain the Zoom connection. Approximately 2 days before your scheduled § 341 Meeting, the Trustee's Office will send you and your attorney a link to your Zoom § 341 Meeting which you should use to join your § 341 Meeting at the scheduled time. Also, when your § 341 Meeting is conducted, you must be in a location which is free from excessive noise or disruption which would impede or interrupt your meeting of creditors or would prevent the creation of a record of the meeting. If any of these requirements are not satisfied, the Trustee or his representative may continue the meeting to a mutually convenient time for parties in attendance.
- 3. You must bring to the § 341 Meetings the documents used to verify your identification and social security number on the Videoconferencing Form. You may be asked to display them for the camera.

If you have any questions or concerns about appearing via videoconference, please contact your attorney (if you have one). Otherwise, please contact the Trustee's Office by using the Contact Form located at www.ch13ut.org or via email at utahtrusteemail@ch13ut.org.

To Creditors

If you are a creditor and would like to appear at the § 341 Meeting, please contact the Trustee's Office by using the Contact Form located at www.ch13ut.org or via email at utahtrusteemail@ch13ut.org.

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United States Bankruptcy Court District of Utah

Case No. 22-21563-KRA In re:

Lloyd Northington Chapter 13

Jessica Clegg **Debtors**

CERTIFICATE OF NOTICE

District/off: 1088-2 User: admin Page 1 of 2 Date Rcvd: May 05, 2022 Form ID: 309I Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable,

the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by

the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was

undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 07, 2022:

Recip ID	#+	Recipient Name and Address Lloyd Northington, PO Box 754, Duchesne, UT 84021-0754
jdb	#+	
12020421	+	
12020424	+	BARR Credit Services, Inc., 4555 South Palo Verde Road, Suite 125, Tucson, AZ 85714-1959
12020426	+	Blake T. Anderson, c/o Bradley Madsen/Scalley Reading et al, 15 West South Temple Suite 600, Salt Lake City, UT 84101-1536
12020427	+	East Bay Auto LLC, 2499 West 700 South Suite 112, Springville, UT 84663-6130
12020430		Fourth District Court, 3540 S US Hwy 189, Heber City, UT 84032
12020431		Fuse Net, Salt Lake City, UT 84117
12020433	+	Kaycee King, 1169 South 950 West, Springville, UT 84663-5521
12020434	+	Margaret Chatwin, 567 East 1875th S, Roosevelt, UT 84066-3831
12020436	+	Outdoor Envy, LLC, 10265 Spartan Drive, Cincinnati, OH 45215-1237
12020437	+	Richard and Linda Northington, PO Box 754, Duchesne, UT 84021-0754
12020438	+	Rocky Mountain Motor Cars, Inc., 767 South State Road, Pleasant Grove, UT 84062-3743
12020440	+	Scott Draper, 1858 W. Potabello Rd., South Jordan, UT 84095-7975
12020442	+	Seth Hoyt, Seiler, Anderson, Fife & Marshall, LC, 2500 North University Ave., Provo, UT 84604-3864
12020444	+	SurePay Finance, 9217 S Redwood Rd. Ste A, West Jordan, UT 84088-5827
12020445	+	Timberline Financial LLC, 369 East State Road, Pleasant Grove, UT 84062-3616
12020446	+	Title Max, 1556 North State St., Provo, UT 84604-2413
12020448	+	Wasatch County Justice Court, 1361 US 40, Heber City, UT 84032-4472
12020449	+	Wellers, 936 West 200 South, Kamas, UT 84036-8100
12020450	+	Western Power Sports, Inc., 601 East Gowen Road, Boise, ID 83716-6607

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID aty		Notice Type: Email Address Email/Text: courtmail@bdjexpresslaw.com	Date/Time	Recipient Name and Address
	EIII		May 05 2022 23:07:00	Brian D. Johnson, 290 25th Street, Suite 208, Ogden, UT 84401
tr	+ Em	nail/Text: bnc@ch13ut.org	May 05 2022 23:07:00	Lon Jenkins tr, 405 South Main Street, Suite 600, Salt Lake City, UT 84111-3408
12020420	+ Em	nail/Text: bankruptcy@acimacredit.com	May 05 2022 23:08:00	Acima Credit, 9815 Monroe Street, 4th Floor, Sandy, UT 84070-4384
12020422	+ Em	nail/Text: e-bankruptcy@americafirst.com	May 05 2022 23:07:00	America First Credit Union, PO Box 9199, Ogden, UT 84409-0199
12020429	+ ED	DI: AMINFOFP.COM	May 06 2022 03:08:00	First PREMIER Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
12020432	ED	DI: IRS.COM	May 06 2022 03:08:00	Internal Revenue Service, Centralized Insolvency

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District/off: 1088-2 User: admin Page 2 of 2
Date Rcvd: May 05, 2022 Form ID: 309I Total Noticed: 32

			Operations, PO Box 7346, Philadelphia, PA 19101-7346
12020435	Email/Text: orsbankruptcy@utah.gov	May 05 2022 23:08:00	Office of Recovery Services, Child Support Services, PO Box 45011, Salt Lake City, UT 84145-0011
12020443	Email/Text: _Credit&Collections@suburbanpropane.com	May 05 2022 23:07:00	Suburban Propane, 240 Route 10 West, PO Box 206, Whippany, NJ 07981
12020441	+ Email/Text: Bankruptcy.Noticing@Security-Finance.com	May 05 2022 23:07:00	Security Finance, Attn: Bankruptcy, PO Box 1893, Spartanburg, SC 29304-1893
12021552	+ Email/Text: bankruptcy@speedyinc.com	May 05 2022 23:07:00	Speedy/Rapid Cash, P.O. Box 780408, Wichita, KS 67278-0408
12020447	EDI: UTAHTAXCOMM.COM	May 06 2022 03:08:00	Utah State Tax Commission, 210 North 1950 West, Salt Lake City, UT 84134-0700

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
12020423	*+	America First Credit Union, PO Box 9199, Ogden, UT 84409-0199
12020425	##+	BK Billing, 11075 South State Street Suite 5b, Sandy, UT 84070-5153
12020428	##+	Fair Dinkum, 8619 S Sandy Pkwy #111, Sandy, UT 84070-6404
12020439	##+	Scalley Reading Bates Hansen & Rasmussen, 15 W. South Temple Ste 600, PO Box 11429, Salt Lake City, UT 84147-0429

TOTAL: 0 Undeliverable, 1 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 07, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2022 at the address(es) listed below:

Name

Email Address

Brian D. Johnson

on behalf of Debtor Lloyd Northington courtmail@bdjexpresslaw.com jstockdale@gmail.com

Brian D. Johnson

on behalf of Joint Debtor Jessica Clegg courtmail@bdjexpresslaw.com jstockdale@gmail.com

Lon Jenkins tr

ecfmail@ch13ut.org lneebling@ch13ut.org

United States Trustee

USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4